

Information to identify the case:

Debtor 1: <u>Cinnamon Applegate Epley</u>			Social Security number or ITIN: xxx-xx-8204
First Name	Middle Name	Last Name	EIN: --_-----
Debtor 2: _____			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Northern District of Texas			Date case filed in chapter: 13 10/1/21
Case number: 21-31797-mvl7			Date case converted to chapter: 7 12/10/21

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cinnamon Applegate Epley	
2. All other names used in the last 8 years		
3. Address	3700 Mapleshade Ln. Apt. 1121 Plano, TX 75075	
4. Debtor's attorney Name and address	Daniel Herrin Herrin Law, PLLC 4925 Greenville Avenue Suite 455 Dallas, TX 75206	Contact Phone: (469) 607-8551 Email: ecf@herrinlaw.com
5. Bankruptcy trustee Name and address	Areya Holder Law Office of Areya Holder, P.C. 901 Main Street, Suite 5320 Dallas, TX 75202	Contact Phone: (972) 438-8800 Email: trustee@holderlawpc.com

For more information, see page 2 >

Debtor **Cinnamon Applegate Epley**Case number **21-31797-mvl7**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	1100 Commerce Street Room 1254 Dallas, TX 75242	Hours open: Mon.–Fri 8:30–4:30 Contact Phone: 214–753–2000 Date: 12/14/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 12, 2022 at 09:20 AM <u>BY TELEPHONE</u> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtor attorneys will be responsible for verifying both the debtors' photo ID and the debtors' social security number on the record. If you are a pro se debtor who appears by telephone, the trustee may require that you appear at a continued meeting in order to present your proof of identification and social security number and to affirm that you were the one who testified at the telephonic meeting.	Trustee: Areya Holder Toll free number: 866–621–8945 Alternate number: 517–600–2893 Participant Code: 3945839
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/14/22 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

INFORMATION FOR THE TELEPHONIC § 341 MEETING OF CREDITORS

Because of developing issues with the COVID–19 virus and the national declaration of emergency by the President of the United States, § 341 Meetings of Creditors (?Meetings?) will be conducted telephonically. The telephone call in numbers and participant code are found on the enclosed Notice.

Additional Dial–In Information:

- (1) You must use a touch–tone phone to participate.
- (2) Landline preferred. If you have a choice, use a landline phone, instead of a cell phone. Do not use a speaker phone.
- (3) Dial the call–in number and then enter the participant code, which consists of 7 numbers and is followed by a # sign. Immediately place your phone on mute.
- (4) Make the call from a quiet area where there is as little background noise as possible.
- (5) As more than one Meeting will be held during this period, listen for your case to be called. When your case is called, unmute your phone and identify yourself.
- (6) When speaking during your case, identify yourself.
- (7) Do not put the phone on hold at any time after the call is connected.
- (8) If any party is attending the Meeting from the same location as another party, use separate touch–tone phones to participate.
- (9) Once the case Meeting is finished, hang up.
- (10) If you become disconnected before your Meeting is finished, call back.

Bankruptcy Documents:

Debtors should have their bankruptcy documents available in the event there are questions about the information in the documents.

Recording: The Meetings will be recorded by the trustee or United States Trustee.

United States Bankruptcy Court
Northern District of Texas

In re:
Cinnamon Applegate Epley
Debtor

Case No. 21-31797-mvl
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0539-3

User: admin

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Date Rcvd: Dec 14, 2021

Form ID: 309A

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2021:

Recip ID	Recipient Name and Address
db	+ Cinnamon Applegate Epley, 3700 Mapleshade Ln., Apt. 1121, Plano, TX 75075-6007
19521143	Attorney General of Texas, Collections Div Bankruptcy Sec, P.O. Box 12548, Austin, TX 78711-2548
19521145	Cawley & Bergmann, 5550 Broad St., Suite 1001, Newark, NJ 07102
19542030	Conn Appliances, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
19521153	Conn's Appliances, Inc., CO Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
19521155	+ Herrin Law, PLLC, 4925 Greenville Avenue, Suite 455, Dallas, TX 75206-4055
19559064	+ Intercoastal Financial, LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117
19521158	+ Linebarger Goggan Blair & Sampson, LLP, 2777 N. Stemmons Freeway, Ste 1000, Dallas, TX 75207-2328
19521159	+ Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
19521160	+ Matthew E. Orso, sole in has capacity as court-appointed, Receiver for Rex Venture Group, 201 N Tryon St. Suite 3000, Charlotte, NC 28202-2146
19521164	+ Rex Venture Group LLC, 201 N Tryon St. Suite 3000, Charlotte, NC 28202-2146
19521165	+ Robert C Newark, III, 1341 W Mockingbird Ln, Suite 600W, Dallas, TX 75247-6904
19521170	+ U.S. Trustee - Northern, 1100 Commerce Strett No. 976, Dallas, TX 75242-1011

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@herrinlaw.com	Dec 14 2021 21:37:00	Daniel Herrin, Herrin Law, PLLC, 4925 Greenville Avenue Suite 455, Dallas, TX 75206
tr	+ EDI: FAHAURZADA.COM	Dec 15 2021 02:23:00	Areya Holder, Law Office of Areya Holder, P.C., 901 Main Street, Suite 5320, Dallas, TX 75202-3700
cr	+ EDI: RMSC.COM	Dec 15 2021 02:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
19537379	EDI: ATLASACQU	Dec 15 2021 02:23:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
19528059	EDI: CAPITALONE.COM	Dec 15 2021 02:23:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
19521144	+ EDI: CAPITALONE.COM	Dec 15 2021 02:23:00	Capital One Bank -USA, N.A., Attn: General Correspondence, P.O. Box 30285, Salt Lake City, UT 84130-0285
19521147	+ EDI: WFNNB.COM	Dec 15 2021 02:23:00	Comenity Bank - Avenue, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
19521148	+ EDI: WFNNB.COM	Dec 15 2021 02:23:00	Comenity Bank - Catherine, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
19521149	+ EDI: WFNNB.COM	Dec 15 2021 02:23:00	Comenity Bank - Express, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125

District/off: 0539-3

User: admin

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19521150	+ EDI: WFNNB.COM	Dec 15 2021 02:23:00	Comenity Bank - Lane Bryant, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
19521151	+ EDI: WFNNB.COM	Dec 15 2021 02:23:00	Comenity Bank - Roamans, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
19521152	+ Email/PDF: bncnotices@becket-lee.com	Dec 14 2021 21:45:39	Conns Appliances, 3295 College St, Beaumont, TX 77701-4611
19521154	+ EDI: PHINGENESIS	Dec 15 2021 02:23:00	Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
19521156	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Dec 14 2021 21:38:00	Hunter Warfield, 4620 Woodland Corporate Blvd., Tampa, FL 33614-2415
19521157	+ EDI: IRS.COM	Dec 15 2021 02:23:00	Internal Revenue Service, Department of the Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
19521161	+ EDI: MID8.COM	Dec 15 2021 02:23:00	Midland Credit Management, Inc., as agent for Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
19527582	+ EDI: MID8.COM	Dec 15 2021 02:23:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
19554843	EDI: BL-BECKET.COM	Dec 15 2021 02:23:00	Nationwide Judgment Recovery, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
19521162	EDI: PRA.COM	Dec 15 2021 02:23:00	Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541
19558079	EDI: PRA.COM	Dec 15 2021 02:23:00	Portfolio Recovery Associates, LLC, c/o Avenue, POB 41067, Norfolk VA 23541
19555901	EDI: PRA.COM	Dec 15 2021 02:23:00	Portfolio Recovery Associates, LLC, c/o Catherines, POB 41067, Norfolk VA 23541
19555900	EDI: PRA.COM	Dec 15 2021 02:23:00	Portfolio Recovery Associates, LLC, c/o Lane Bryant, POB 41067, Norfolk VA 23541
19553252	EDI: PRA.COM	Dec 15 2021 02:23:00	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
19558070	EDI: PRA.COM	Dec 15 2021 02:23:00	Portfolio Recovery Associates, LLC, c/o Woman Within, POB 41067, Norfolk VA 23541
19553253	EDI: PRA.COM	Dec 15 2021 02:23:00	Portfolio Recovery Associates, LLC, c/o Zulily, POB 41067, Norfolk VA 23541
19524808	+ EDI: RECOVERYCORP.COM	Dec 15 2021 02:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
19543141	EDI: Q3G.COM	Dec 15 2021 02:23:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
19521163	+ Email/Text: bankruptcy@regionalmanagement.com	Dec 14 2021 21:37:00	Regional Management Corporation, 979 Batesville Road, Suite B, Greer, SC 29651-6819
19521169	Email/Text: cmecfother@dallasch13.com	Dec 14 2021 21:37:00	Thomas Powers, 105 Decker Ct., Suite 1150, Irving, TX 75062
19521166	EDI: RMSC.COM	Dec 15 2021 02:23:00	Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
19521167	Email/Text: pacer@cpa.state.tx.us	Dec 14 2021 21:38:00	TEXAS COMPTROLLER OF PUBLIC ACCOUNTS, REVENUE ACCOUNTING DIV - BANKRUPTCY SECT, P.O. Box 13528, Austin, TX 78711-3528
19521168	Email/Text: ridpacer@twc.state.tx.us	Dec 14 2021 21:38:00	TEXAS EMPLOYMENT COMMISSION, TEC

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19521172 + EDI: USAA.COM

Dec 15 2021 02:23:00

BUILDING - BANKRUPTCY, 101 E. 15th Street,
Austin, TX 78778-0001

USAA Federal Savings Bank, 10750 McDermott
Freeway, San Antonio, TX 78288-1600

19521171 + Email/Text: ustpregion06.da.ecf@usdoj.gov

Dec 14 2021 21:38:00

United States Trustee, 1100 Commerce Street,
Room 976, Dallas, Texas 75242-0996

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
19521146	*+	Cinnamon Applegate Epley, 3700 Mapleshade Ln., Apt. 1121, Plano, TX 75075-6007

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2021 at the address(es) listed below:

Name	Email Address
Areya Holder	trustee@holderlawpc.com aha@trustesolutions.net;cahal1@trustesolutions.net
Daniel Herrin	on behalf of Debtor Cinnamon Applegate Epley ecf@herrinlaw.com
Thomas Powers	cmecf@dallasch13.com
United States Trustee	ustpregion06.da.ecf@usdoj.gov

TOTAL: 4